



Form PTO-1449 (Substitute)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	Attorney Docket Number <b>AIDT 1000-1</b>	Serial/Patent Number <b>09/706,370</b>
		Applicant/Patent Owner <b>Len L. Mizrah</b>	
		Filing/Issue Date <b>3 November 2000</b>	Group Art Unit <b>2166</b>

**INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT**  
(Use several sheets if necessary)

U.S. PATENTS							
Examiner Initial		Patent Number	Issue Date	First Named Inventor	Class	Subclass	Filing Date
EC		6,092,202	07/18/00	Veil et al.	713	201	05/22/98
EC		6,047,268	04/04/00	Bartoli et al.	705	35	11/04/97
EC		6,029,150	02/22/00	Kravitz	705	39	10/04/96
EC		6,021,399	02/01/00	Demers et al.	705	39	11/25/96
EC		5,974,148	10/26/99	Stambler	380	25	05/13/97
EC		5,956,699	09/21/99	Wong et al.	705	39	11/17/97
EC		5,870,721	02/09/99	Norris	705	38	10/15/96
EC		5,485,510	01/16/96	Colbert	379	145	09/01/94
EC		6,098,675	08/08/00	Runft	141	81	09/04/97
EC		6,052,675	04/18/00	Checchio	705	44	04/21/98
EC		6,018,717	01/25/00	Lee et al.	705	13	08/21/98

OTHER DOCUMENTS (Include author (if any), title, publisher and place of publication, date and pertinent pages)		
EC		Mandell "The Credit Card Industry A History" Twayne Publishers, Boston 1990 pp. ix-xxiv, 16-17, 52-53, 58-59, 64-67, 78-79, 100-101, 126-127, 130-131, 138-141, 150-155
EC		Rosenberg "Dictionary of Banking" John Wiley & Sons, Inc., New York, 1993 pp. vii-viii, xi-xii, 5, 20, 52, 59, 90, 146, 154, 344, 367-369

Examiner <i>J. Colbert</i>	Date Considered <i>6-28-04</i>
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
*1 = Copy not submitted because it was submitted in prior application SN <u>    </u> / <u>    </u> , filed <u>    </u> , 20 <u>    </u> , relied on under 35 USC §120.	
*2 = Copy not submitted because it was submitted in prior application SN <u>    </u> / <u>    </u> , filed <u>    </u> , 20 <u>    </u> , relied on under 35 USC §120.	